

(19) World Intellectual Property Organization  
International Bureau



(43) International Publication Date  
20 February 2003 (20.02.2003)

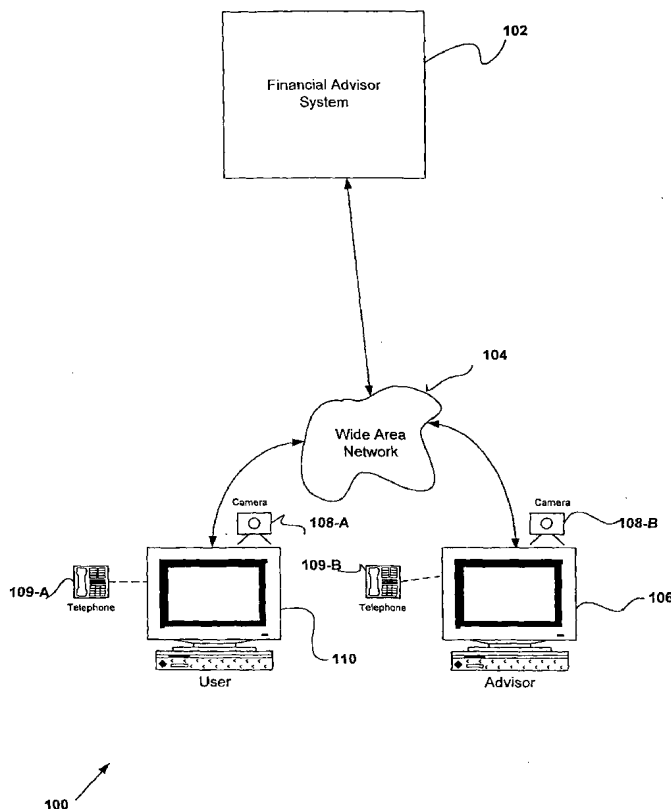
PCT

(10) International Publication Number  
**WO 03/014884 A3**

- (51) International Patent Classification<sup>7</sup>: **G06F 17/60**
- (21) International Application Number: PCT/US02/25489
- (22) International Filing Date: 9 August 2002 (09.08.2002)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:  
09/927,560 10 August 2001 (10.08.2001) US
- (71) Applicant (for all designated States except US): **ACCENTURE LLP** [US/US]; 1661 Page Mill Road, Palo Alto, CA 94304 (US).
- (72) Inventors; and
- (75) Inventors/Applicants (for US only): **SLOAN, Ronald, E.** [CA/CA]; 228 Hill Avenue, Toronto, Ontario M4R 1J2 (CA). **SLUTSKY, Stephen, B.** [CA/CA]; Penthouse B, 206 St. George Street, Toronto, Ontario M5R 2N6 (CA).
- (74) Agents: **EDWARDS, Glenn, W.** et al.; Oppenheimer Wolff & Donnelly LLP, 1400 Page Mill Road, Palo Alto, CA 94304 (US).
- (81) Designated States (*national*): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, OM, PH, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA, ZM, ZW.
- (84) Designated States (*regional*): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, SK, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

[Continued on next page]

(54) Title: FINANCIAL MODELING AND COUNSELING SYSTEM



(57) Abstract: The present invention relates to a financial management system for providing personalized financial advice to a user (110). The system operates in a collaborative computing environment between the user and a financial advisor (106) and comprises a service level subsystem and an advice generating subsystem (102). The service level subsystem allows the user to negotiate a service level agreement that defines the user's desired level of support and limits access to user provided information. The advice generating subsystem is coupled to the service level subsystem and includes one or more coaching engines that dynamically analyze the financial needs of the user in accordance with the user's service level agreement. Furthermore, the coaching engine provides customized financial advice tailored to the user's life intentions.



WO 03/014884 A3



**Published:**

— with international search report

**(88) Date of publication of the international search report:**

16 October 2003

*For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*

# INTERNATIONAL SEARCH REPORT

International application No.

PCT/US02/25489

## A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60

US CL : 705/36, 35

According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/36, 35

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched  
NONE

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)  
EAST (US, EUROPEAN AND JAPANESE) DATABASE

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 5,615,109 A (EDLER) 25 March 1997, entire document	1-25
A	US 5,774,883 A (ANDERSEN et al) 30 June 1998, entire document	1-25
A	US 6,151,582 A (HUANG et al) 21 November 2000, entire document	1-25
A	US 6,256,773 A (BOWMAN-AMUAH) 03 JULY 2001, entire document	1-25

☐ Further documents are listed in the continuation of Box C.

☐ See patent family annex.

\* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier application or patent published on or after the international filing date

"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T"

later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X"

document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y"

document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"&"

document member of the same patent family

Date of the actual completion of the international search

20 February 2003 (20.02.2003)

Date of mailing of the international search report

06 MAR 2003

Name and mailing address of the ISA/US

Commissioner of Patents and Trademarks

Box PCT

Washington, D.C. 20231

Facsimile No. (703)305-3230

Authorized officer

JAGDISH PATEL

Telephone No. (703)308-7837